Value Engineering Co.

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3/3/03 3:46 PM

Department of Commerce
Commissioner For Patents
United State Patent and Trademark Office
Customer Service Center
Initial Patent Examination Division
Washington, DC 20231

Re; Application # 10/005,644
Confirmation #4080
Correspondence 03/02/2002
Correspondence 05/24/2002
Correspondence 06/18/2002

Dear Initial Patent Examiner:

We are still unable to complete an acceptable operational prototype of our system . We are seeking new graphic and software personnel to complete a prototype demonstrating full value of its context. Progress is being made and pursued with all haste. I sincerely hope this does not curtail our application for patent . I have tried to keep you advised, not deviating, but attempting to correct where applicable, improve understanding and clarification to connect the dots of PIB capabilities.

Trusting our application and revisions have not over burdened analysts.
Enclosed as addendum to our initial application are two additional flow charts demonstrating application of PIB for purely Credit Card and Saving & Loan applications. They simply show two additional allocations of PIB capabilities for these institutions.

Meanwhile, as we continue to complete a working operational prototype incorporating our basic system, we hope sufficient core information has been provided that our claims stand sufficiently valid for patent consideration, with or with out a prototype.

Thank you and staff for all your understanding and patience.

As usual, any new charges, necessary departmental forms or information to incorporate these documents into our application file would be greatly appreciated.

Sincerely yours,

Russell B. Huffman
Value Engineering Co.
cc; file

encl.; 2 PIB additional system flow charts for Credit Card and Saving & Loan applications
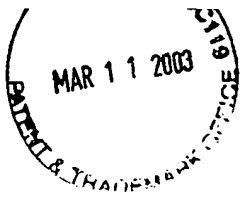
A

Non Banking
Credit Card Only
Customer Account

+ - B

Customer defines all budget categories and applies designated P.I.B. Key Codes to all credit card transactions

= C

Budget Credit Report*(add)

Credit Charges Statement (existing)

Customer Account Analysis & Records (existing

* Note : Functionally : **A+ - B=C. Utilizes** the same format as Banking
Budget Report; Re: Screen 1.

A=Is any customer account
B= key coded transaction
C=budg t account balanc ; Σ A+ - B.

Account Categories are interactively established and maintained by each customer. All banking information is fixed.

Ⓐ
Savings & Loan
Customer Account

+ - Ⓑ
# Customer defines all budget categories and applies designated P.I.B. Key Codes to all transactions

= Ⓒ
Budget Account Report*(add)

Various Statements (existing)

Customer Account Analysis & Records (existing

* Note : Functionally : A+ - B=C. Utilizes the same format as Banking Budget Report; Re: Screen 1.

A=is any customer account
B= key coded transaction
C=budget account balance; Σ A+ - B.

Account Categories are interactively established and maintained by each customer. All banking information is fixed.